Electronic Acknowledgement Receipt			
EFS ID:	3982002		
Application Number:	10749696		
International Application Number:			
Confirmation Number:	2179		
Title of Invention:	System for reducing disputes of credit transactions		
First Named Inventor/Applicant Name:	Lorrie A. Creveling		
Customer Number:	53636		
Filer:	Jason Daniel Eisenberg		
Filer Authorized By:			
Attorney Docket Number:	2348.0070000		
Receipt Date:	22-SEP-2008		
Filing Date:	31-DEC-2003		
Time Stamp:	16:44:50		
Application Type:	Utility under 35 USC 111(a)		

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Submitted with Payment		no	no				
File Listing:							
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)		
1		23480070000.pdf	586232	yes	15		

Multipart Description/PDF files in .zip description			
Document Description	Start	End	
Miscellaneous Incoming Letter	1	1	
Amendment/Req. Reconsideration-After Non-Final Reject	2	2	
Claims	3	7	
Applicant Arguments/Remarks Made in an Amendment	8	15	

Warnings:

Information:

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DD/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the filling Receipt. In due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.